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REGD BY SDS/POST

Central Organisation ECHS
Adjutant General's Branch
Integrated HQ of MoD (Army)
Thimayya Marg,
Near Gopinath Circle
New Delhi- 110 010

B/49778/AG/ECHS/Claims/Advisory

24 Jul 2024

All Regional Centres

AMA ECHS, Embassy of India, Nepal

All PCs

**ONE TIME CLAIM SETTLEMENT ADALAT FOR CLAIMS BLOCKED IN NMI
BEYOND 180 DAYS, RECOMMENDED FOR REJECTION STATE OR
LAPSED CLAIMS DUE TO PENDING QUERIES**

1. Ref this HQ letter No B/49778/AG/ECHS/Claims/Advisory dt 22 Jul 2024.
2. The amdt has been made in Para 5 (a) (iii) of ibid letter:-
 - (a) **FOR** - On 31st Aug 24 and after, any pending claim will be settled on the basis of available documents or rejected at zero value if not claimed. Such claims will be marked as "**settled at the end of campaign period**" and **permanently removed from the pendency list**".
 - (b) **READ** - On 30 Sep 24 and after, any pending claim will be settled on the basis of available documents or rejected at zero value if not claimed. Such claims will be marked as "**settled at the end of campaign period**" and **permanently removed from the pendency list**".
3. It is requested that the amendment be disseminated to all HCOs/ Hospitals/ Nursing Homes under your AOR.



(Rajesh Batlish)
Surg Capt
OIC Claims
for MD ECHS

Copy to :-

UTI-ITSL - for your info and take necessary action pl.

Internal :-

Dir (Ops & Coord), Dir (P & FC), Dir (S & A), Dir (C & L) & Dir (Vig)

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22 Jul 2024

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**ONE TIME CLAIM SETTLEMENT ADALAT FOR CLAIMS BLOCKED IN NMI
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1. Ever since online claims settlement mechanism has been instituted, the ECHS scheme has undergone a dynamic transformation. A series of continuous improvements to ensure a robust and fair system where cashless treatment is provided uninterrupted to ECHS beneficiaries and the HCOs are adequately & timely compensated for the services provided. However, a large number of claims get stuck at various stages of the claim processing cycle due to pending waivers/ sanctions/ overlapping with claims, or other factors emerging due to software improvements. Presently nearly 3 lakh claims worth 1000 Cr are pending settlement across the 30 RCs. Whilst periodic waivers have been issued earlier, COVID-19 again disrupted the process where allowed timelines lapsed. The last such exercise was undertaken for claims submitted up to 31 Jul 21. However, follow up NMIs to the same and new additions added to the pendency has resulted in the present condition.

2. **Necessity of a planned strategy:** The earlier measures failed to meet the desired objectives due to undefined roles and clear timelines. BPA also could not process the pendency without enhanced & trained manpower. In this campaign, BPA was informed to take approval for increasing its number of validators to handle this **One Time Claim Settlement Adalat**.

3. **Publicity of information to stakeholders.** Adequate publicity is to be given by BPA & RCs to inform HCOs/Hospitals and individuals about this campaign through the following mechanism:-

(a) **BPA.** To publish 'ticker' on its website about roll out of one-time claim settlement Adalat on its website.

(b) **Dir S&A.** Requested to include a 'flash ticker' on the ECHS website so that ESM beneficiaries are informed of the campaign for settlement of their reimbursement claims.

(c) **OIC PCs** to display notices on the PC Notice board and through WhatsApp groups about this **One Time Claim Settlement Adalat**

4. The campaign window will be available from **15 Aug 24 to 30 Sep 24**. During this period BPA website will remain available for processing and uploading of docu.

5. **Specific role definition by respective stakeholders:-**

(a) **BPA:** To ensure all pending/recommended for rejection/blocked in NMI beyond 180 days are reopened for scrutiny, reviewing of documents, uploading of missing documents for processing.

(i) All these claims will be available in all processing windows **with a special color code to differentiate these claims from the regular claims.**

(ii) These claims will be processed by a separate set of trained validators who are contractually hired for the specific campaign at BPA offices.

(iii) On 31st Aug 24 and after, any pending claim will be settled on the basis of available documents or rejected at zero value if not claimed. Such claims will be marked as **"settled at the end of campaign period" and permanently removed from the pendency list**".

(iv) Only one interaction of NMI will be permitted after which the concerned validators or approver will decide on the recommendation for approval/ rejection. The NMI must be resolved within the campaign period only or within 07 days whichever is earlier.

(v) The 30% penalty deduction policy will not be applied during this special campaign period as claims are already over delayed.

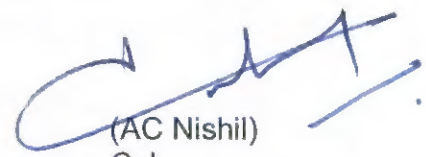
(b) **Approvers at Cent Org ECHS/ RCs.** JD Claims/ JD HS will ensure their approvers are fully aware of these claims and allocate separate experienced approvers to process these claims within the campaign timeline. Only one iteration of NMI/Review by validator is permitted after which claim is to be adjudicated in discussion with CFA in the audit trail.

(c) **Dir RCs/OIC PCs:** Staff dealing with Reimbursement of claims due to be sensitized about allocating priority for such claims to ensure they are settled within the campaign period:-

>15 Lakh. Pending physical files of high-value claims are to be physically sent to Cent Org ECHS by hand.

6. BPA to submit a **completion report on 01 Oct 2024** with details of claims processed during the campaign period and remove these claims permanently from the pendency of claims.

7. This has approval of MD ECHS.


(AC Nishil)
Col
Dir (Med)
for MD ECHS

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